

<b>Information to identify the case:</b>					
Debtor 1	Eamonn Bates Foster			Social Security number or ITIN	xxx-xx-9918
	First Name	Middle Name	Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN	-----
				EIN	-----
United States Bankruptcy Court	Eastern District of Virginia			Date case filed for chapter 13 8/6/21	
Case number: 21-32429-KLP					

## Official Form 309I

## Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Eamonn Bates Foster	
2. All other names used in the last 8 years		
3. Address	13912 Beechwood Point Cir Midlothian, VA 23112	
4. Debtor's attorney Name and address	Mark Joseph Dahlberg Woehrle Franklin Dahlberg Jones 2016 Lafayette Blvd. Suite 101 Fredericksburg, VA 22401	Contact phone (540) 898-8881 Email: <a href="mailto:mark.dahlberg1@gmail.com">mark.dahlberg1@gmail.com</a>
5. Bankruptcy trustee Name and address	Carl M. Bates 341 Dial 866-813-0912 Code: 8576180 P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: <a href="mailto:station01@richchap13.com">station01@richchap13.com</a>

<b>6. Bankruptcy clerk's office</b>		<b>For the Court:</b>
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.</p>		Clerk of the Bankruptcy Court: William C. Redden
<p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p>		Date: August 9, 2021
<p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>		Contact phone 804-916-2400
<b>7. Meeting of creditors</b>		<b>September 23, 2021 at 09:00 AM</b>
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		<p><b>Location:</b> For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></p>
<b>8. Deadlines</b>		<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: November 22, 2021</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: October 15, 2021</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: February 2, 2022</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:  <b>October 20, 2021 at 09:10 AM,</b>  Location: <b>Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</b>
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
<b>14. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, to attend meeting of creditors, or for failure to timely file a Chapter 13 plan. (Local Bankruptcy Rules 1007-1, 1007-3, 2003-1, and 3015-2.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>15. Manner of Payment of Fees</b>	Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

In re: Case Number: 21-32429-KLP  
Eamonn Bates Foster Chapter 13  
Social Security/Taxpayer ID Nos.: Judge: Keith L. Phillips  
xxx-xx-9918

Debtor(s)

**NOTICE OF REMOTE HEARING**

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY  
UNTIL FURTHER NOTICE.

**REMOTE HEARING INFORMATION:** Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov), on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

**PLEASE NOTE:** You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

\*\*\*The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.\*\*\*

Dated: August 9, 2021

Notice of Remote Hearing

**FOR THE COURT:**

William C. Redden  
Clerk of the Bankruptcy Court

In re:

Eamonn Bates Foster

Debtor

Case No. 21-32429-KLP

Chapter 13

District/off: 0422-7

User: smithla

Page 1 of 2

Date Rcvd: Aug 09, 2021

Form ID: 309I

Total Noticed: 16

The following symbols are used throughout this certificate:

**Symbol****Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla

Page 1 of 2

Date Rcvd: Aug 09, 2021

Form ID: 309I

Total Noticed: 16

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Eamonn Bates Foster, 13912 Beechwood Point Cir, Midlothian, VA 23112-2538
15712601	+ American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15712604	+ Carecentrix, PO Box 2011, Monroe, WI 53566-8079
15712606	+ Chippenham Johnston-Willis, PO Box 99400, Louisville, KY 40269-0400
15712609	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15712610	+ Helen Foster, 3830 Timber Ridge Road, Midlothian, VA 23112-4538
15712611	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15712612	+ Suntrust Bank/GreenSky, Mailcode VA-RVW-6290, Po Box 8509, Richmond, VA 23286-0001
15712613	+ TeamHealth, Alcoa Billing Center, 3429 Regal Drive, Alcoa, TN 37701-3265

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: mark.dahlberg1@gmail.com	Aug 09 2021 23:49:00	Mark Joseph Dahlberg, Woehrle Franklin Dahlberg Jones, 2016 Lafayette Blvd., Suite 101, Fredericksburg, VA 22401
tr	+ Email/Text: station01@richchap13.com	Aug 09 2021 23:49:00	Carl M. Bates, 341 Dial 866-813-0912 Code: 8576180, P. O. Box 1819, Richmond, VA 23218-1819
15712602	+ EDI: CAPITALONE.COM	Aug 10 2021 03:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15712603	+ EDI: CAPONEAUTO.COM	Aug 10 2021 03:53:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15712607	+ EDI: CITICORP.COM	Aug 10 2021 03:53:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15712608	+ EDI: CITICORP.COM	Aug 10 2021 03:53:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15712605	EDI: JPMORGANCHASE	Aug 10 2021 03:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000

TOTAL: 7

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION****I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities**

District/off: 0422-7

User: smithla

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Date Rcvd: Aug 09, 2021

Form ID: 309I

Total Noticed: 16

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2021 at the address(es) listed below:

Name	Email Address
Carl M. Bates	station01@richchap13.com station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Mark Joseph Dahlberg	on behalf of Debtor Eamonn Bates Foster mark.dahlberg1@gmail.com dahlbergmr91595@notify.bestcase.com

TOTAL: 3